

JUNE 2004

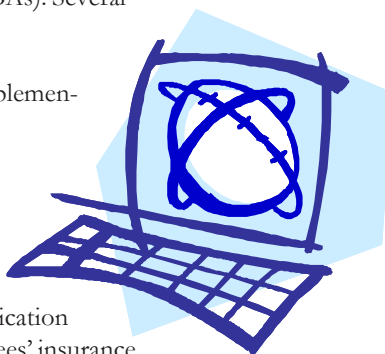
# Insight

For  
benefits  
administrators

## Take advantage of EBS

If you are not taking advantage of the Employee Insurance Program (EIP) Web application, **Employee Benefits Services (EBS)**, you should! Now it has become an even better tool for benefits administrators (BAs). Several enhancements have been made, such as:

- Ability to update salary information for Supplemental Long Term Disability
- Access to billing statements
- Reports and letters (e.g., dependents turning 19-25, reconciliation report, active subscriber roster, waiver status, etc.)



EIP introduced EBS last summer. This application provides BAs with online access to their employees' insurance enrollment information and reporting data. The program began as an inquiry tool for information, such as:

- Employee coverage
- Dependent information
- Beneficiary information
- Historical changes (Social Security number, name, coverage, etc.)

Before EBS was available, BAs needed to call EIP for information on employees. Now reports are ready and waiting when you log on to EBS. No mail delays! It is the fastest way to receive the information you need. EBS is available to any BA with Internet access.



If you are not taking advantage of EBS, e-mail Denise Hunter at [dhunter@eip.sc.gov](mailto:dhunter@eip.sc.gov) or call her at 803-734-0575 (toll-free at 888-260-9430) to get signed up. You'll be glad you did!

### A peek inside ...

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## Experience rating update

As announced in previous issues of *Insight*, health insurance premiums for many optional employer groups will increase July 1, 2004, due to experience rating. In February 2004, the Employee Insurance Program (EIP) notified all employers affected by the experience rating.

The health insurance rate tables displaying the new monthly premiums have been sent to the billing contact for each affected group. **Please share the new rate information with appropriate staff, and please communicate it to your employees as soon as possible.**

Because of the numerous variations in load factors, these rate tables will not be available on the EIP Web site. If you have any questions or if your billing contact has not received this important information, contact Laura Smoak via e-mail at [lsmoak@eip.sc.gov](mailto:lsmoak@eip.sc.gov) or the account representative for your group at 803-734-1696.

South Carolina  
Budget and Control Board  
Employee Insurance Program



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[www.eip.sc.gov](http://www.eip.sc.gov)



# State Employee Adoption Assistance Program authorized for FY 2004-05

The Fiscal Year 2004-2005 budget authorized \$700,000 for the State Employee Adoption Assistance Program. Eligible employees who adopt(ed) a child from July 1, 2003, through June 30, 2004, may apply for financial assistance relating to the adoption. *To be eligible, you must participate in the Employee Insurance Program (EIP) and be employed when the application is submitted and when the payment is sent to you.*

Payments will be made to employees for costs related directly to the adoption, such as:

- Medical costs of the biological mother not covered by other insurance, Medicaid or other available resources;
- Medical costs of the child not otherwise covered;
- Licensed adoption agency fees, legal fees and guardian ad litem fees;
- Allowable travel fees associated with the adoption process.

Applications must be submitted from July 1, 2004, through September 30, 2004, for adoptions finalized from July 1, 2003, through June 30, 2004. Following the September 30 deadline, payments will be sent to employees based on itemized bills submitted with their applications. *Payments will no longer be sent to the service providers.*

For more information or for an application, call EIP at 803-734-1696 (toll-free at 888-260-9430).



## A note to employers

Financial assistance through the Adoption Assistance Program is subject to federal income and FICA payroll taxes, but is not subject to state income taxes. The employer is responsible for the employer payroll tax match. This amount must be reported on the individual's W-2 at the end of the year. The employee is responsible for determination and payment of any federal income tax liability.

As background, per IRS Publication 968, *Tax Benefits for Adoption*, an employer must report all qualifying adoption expenses paid or reimbursed under an adoption assistance program for each employee. EIP will provide you with instructions and procedures for the FICA taxes as soon as they are finalized. IRS Publication 968 is available online at [www.irs.gov](http://www.irs.gov).

For questions regarding the payroll tax withholdings, e-mail Karen Rumfelt at [krumfelt@eip.sc.gov](mailto:krumfelt@eip.sc.gov).

## Budget update

This year's state budget provided 6.1 percent additional health insurance program funding, and it is expected that the employer contribution for the health insurance program will increase by this amount, effective January 1, 2005.

The Budget and Control Board is scheduled to meet August 12 to address other Plan changes for 2005. Until that time, EIP cannot provide any guidance on changes in enrollee contributions or the Plan of Benefits for next year.



# Travel assistance is only a phone call away ⓘ

(800-243-6108)

It's vacation time! As we all know, an accident or sudden illness can occur while traveling. Help is only a phone call away for employees enrolled in Basic Life, Optional Life or Dependent Life. The Travel Assistance Program, provided by **Worldwide Assistance Services, Inc. (WA)**, provides 24-hour, toll-free access to emergency assistance when you travel 100 miles or more from home for up to 31 consecutive days. These benefits are also available to your covered dependents—whether or not they're traveling with you.

Below is a brief summary of some of the services provided by WA. For additional information and details about the Travel Assistance Program, refer to pages 110-112 of your 2004 *Insurance Benefits Guide*.

## Emergency Medical Assistance

**Note:** *All health plans (including supplemental plans) have different rules regarding coverage while traveling. Be sure to follow your health plan's rules when you travel, or medical expenses you incur may not be covered.*

- MEDICAL REFERRALS
- MEDICAL MONITORING
- MEDICAL EVACUATION/RETURN HOME\*
- MEDICAL REPATRIATION
- TRAVELING COMPANION ASSISTANCE\*
- DEPENDENT CHILDREN ASSISTANCE\*
- VISIT BY A FAMILY MEMBER OR FRIEND\*
- EMERGENCY MEDICAL PAYMENTS
- RETURN OF MORTAL REMAINS\*
- REPLACEMENT OF MEDICATION/EYEGLASSES

## \*Paying for services

*After verifying coverage eligibility, WA will pay for the Emergency Medical Assistance services that are marked with an asterisk (\*). Those services are eligible for payment or reimbursement by WA only if WA was contacted at the time of service and arranged and/or pre-approved the service.*

WA may also pay for internal expenses, including telephone calls, medical monitoring fees or time dedicated to managing your medical care.

If costs are incurred for any other WA services, including the Emergency Personal Services below, you are responsible for paying those costs or reimbursing the costs if paid initially by WA. WA will ask for your credit card information and debit your account for the required amount.

## Emergency Personal Services

Emergency Personal Services while traveling include:

- RECEIVE AND RELAY URGENT MESSAGES
- EMERGENCY TRAVEL ARRANGEMENTS
- EMERGENCY CASH
- LOST OR STOLEN LUGGAGE/PERSONAL POSSESSIONS
- LEGAL ASSISTANCE/BAIL
- INTERPRETATION/TRANSLATION

*Remember to take your WA travel ID card with you! (See your benefits administrator if you do not have a card.) If you or your dependents need any of these services, call WA (the number is on the card) and*



give them your name, your employer's name, The Hartford ID Number GLD-09012, the nature of your call and a phone number where you can be reached. You may also send an e-mail to [ops@worldwideassistance.com](mailto:ops@worldwideassistance.com) or visit the WA Web site at [www.worldwideassistance.com](http://www.worldwideassistance.com).

## Benefits at Work

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## BAW update

August 30 - September 2

The 2004 *Benefits at Work* (BAW) conference registration packets were mailed recently to all benefits administrators. If you did not receive yours, please call Pamala Jackson at 803-734-0706 (toll-free at 888-260-9430).

The registration deadline is Friday, August 20. **There is no cost to attend the conference.** However, space is limited, so EIP asks that only essential staff attend. After the conference, all presentation materials will be available on the EIP Web site at [www.eip.sc.gov](http://www.eip.sc.gov).

The BAW conference room rate at the Embassy Suites Hotel is \$99 per night. To reserve a room, call 803-252-8700 (toll-free at 800-362-2779). Be sure to reference the conference when making your reservations.

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## Vision Care reminders

The Vision Care Program is available to all full-time and part-time public employees, dependents, retirees, survivors and COBRA subscribers. The program offers a \$50 routine, comprehensive eye exam and a 20-percent discount on all eyewear, except disposable contacts. Three important reminders about the program:

1. **Vision Care is a discount program.** There are no claims to file; you receive your discount at the time of service.
2. **Tell your provider** you are a participant in the Vision Care Program; if you do not, you may not receive the discount.
3. **Not all providers participate.** To locate a participating provider, go to the Employee Insurance Program (EIP) Web site at [www.eip.sc.gov](http://www.eip.sc.gov), then do the following:
  - “Choose Your Category” (active subscribers, retirees, etc.).
  - Select “Online Directories.”
  - Click on “Vision Care.”
  - Once you select your state and county, a list of participating providers will appear. For more information refer to your *Insurance Benefits Guide*.

If you don't have Internet access and are unable to locate a provider, or if your provider would like to join the Vision Care network, call EIP at 803-734-0678 (toll-free at 888-260-9430).



### *Insight*

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